

# Navajo County Employee Healthcare Benefits

## Frequently Asked Questions

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**Q. What is a deductible?**

**A. A deductible is an amount of money that must be paid by the employee before coinsurance will begin.**

**Q. What is coinsurance?**

**A. Coinsurance is the amount the health plan will pay after the deductible is met. It is usually an 80/20 split with the employee being responsible for 20%. For some services within the Summit Network, the plan share can be as high as 100% after the deductible has been met.**

**Q. How does an HSA work?**

**A. An HSA, or Health Savings Account is a bank account in your name. Contributions to the HSA can be made by you, Navajo County, or both. You can use the money in your account to pay for any “qualified medical expenses”. HSA account balances are rolled over from year to year. For a complete list of qualified medical expenses see IRS publication 502.**

**Q. What is an FSA?**

**A. An FSA, or a Flexible Spending Account is an account where you can contribute up to \$2500 per calendar year for out of pocket, qualified medical expenses. It is a use or lose benefit where any amount greater than \$500 at the end of the year is forfeited.**

**Q. I am currently on the \$2500 HDHP plan, why are my premiums going up for the \$2600 HDHP plan for 2016?**

**A. Part of the premium increase comes from the 3.4% plan increase. The bulk of the increase overall is the standardization of the employer, employee cost share. For 2016 the cost share is a 90/10 for the employee only plan and an 80/20 split for the family coverage.**

**Q. With the Silver plan gone, is there still a benefit for going to Summit?**

**A. Yes, you will still get the discounted rate for going to a Summit facility, the same discounted rate that is currently offered to all employees participating in the current health plan. Upon meeting the deductible limit, the 2016 plan continues to offer a higher coinsurance benefit for a variety of Summit Network services.**

**Q. Are there preventive procedures covered at 100% before deductible on the 2600 plan?**

**A. Yes. There are certain procedures that may fall into the preventive category where they will be covered at 100% prior to the deductible being reached. (Restrictions apply) For more info please visit the internal web or contact HR.**

**Q. How does pharmacy coverage work?**

**A. The pharmacy coverage for the 2600 plan is the same structure as the current 2500 plan or 1500 plan. The deductible must first be met and then the prescription copays will begin.**

**Q. “Familywize” cards were handed out at Open Enrollment and a site called “GoodRX” were mentioned, am I able to use those in conjunction with our Humana insurance?**

**A. No. Familywize and GoodRX are other options that allow you to save money on prescription costs, but they operate outside of the insurance. Depending on the prescription and situation, you may be able to save a considerable amount going through one of these options. However if you do, the out of pocket amount you spend will not count towards your deductible.**

**Q. What does it mean that the deductible is an embedded deductible?**

**A. An embedded deductible applies to family plans. The 2600 HDHP plan has an embedded deductible and allows for individual limits to be met when any individual in the plan meets the \$2,600 limit, or when the family limit of \$5,000 is met. The High Deductible Health plans of past years have required that the higher family deductible be met before claims were paid even for an individual.**

**Q. What is Teladoc?**

**A. Teladoc is a great benefit provided and paid for by the County. It allows you as the employee, covered by medical through the County or not, to call a Dr. 24/7. You are able to get prescriptions called in for minor issues and save money and time by not having to visit a Dr. physically.**

**Q. Last year Navajo County offered life insurance at no cost, will that continue?**

**A. Yes. Navajo County will continue to offer group life insurance to our employees. The amounts will stay the same as currently at \$50,000 for employee and \$2,000 for dependent spouse. If you would like additional life insurance you may request to purchase more by completing an Evidence of Insurability.**